

Northern District of Georgia

In Re: Debtor(s)  
**Amina Richey**  
35 Dairyland Drive  
Covington, GA 30016

Case No.: **16-63941-pmb**  
Chapter: **7**  
Judge: **Paul Baisier**

**xxx-xx-5908**

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO  
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

**ORDERED** that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



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Paul Baisier  
United States Bankruptcy Judge

Dated: December 1, 2016

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION  
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Georgia

In re:  
 Amina Richey  
 Debtor

Case No. 16-63941-pmb  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: rodriguez  
 Form ID: 182

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Dec 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2016.

db +Amina Richey, 35 Dairyland Drive, Covington, GA 30016-1362  
 aty +Shannon D Sneed, Shannon D. Sneed & Associates PC, 2112 Lee Street, P. O. Box 1245,  
 Covington, GA 30015-1245  
 20077958 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: The Home Depot, 541 Sid Martin Rd, Gray, TN 37615)  
 20077934 +Central Credit Services, LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301-3749  
 20077936 +Citibank, 399 Park Ave, New York, NY 10022-4699  
 20077937 +City of Atlanta Municipal Court, 150 Garnett St, SW, Atlanta, GA 30303-3612  
 20077946 +FORTIVA, P.O. Box 105555, Atlanta, GA 30348-5555  
 20077944 +First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695  
 20077949 +McCullough Payne Haan & Nadler, LLC, 271 17th Street, NW, Suite 2200,  
 Atlanta, GA 30363-6213  
 20077950 +North America Credit Services, 2810 Walker Road, P.O. Box 182221,  
 Chattanooga, TN 37422-7221  
 20077951 +Professional Account Management, 633 W. Wisconsin Ave, Milwaukee, WI 53203-1920  
 20077952 +Rockdale Medical Center ER Physicians, 1412 Milstead Avenue, Conyers, GA 30012-3877  
 20077953 +Santander Consumer USA, 1601 Elm St, 15th Fl, Dallas, TX 75201-7260  
 20077959 +Viking Client Services, P.O. Box 44997, Minneapolis, MN 55344-2697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: FJGWATTS.COM Dec 01 2016 21:03:00 Janet G. Watts, P. O. Box 430,  
 Jonesboro, GA 30237-0430  
 ust +E-mail/Text: ustpregion21.at.ecf@usdoj.gov Dec 01 2016 21:46:39  
 Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW,  
 Atlanta, GA 30303-3315  
 20077932 +EDI: CINGMIDLAND.COM Dec 01 2016 21:03:00 ATT, 208 S Akard St, Dallas, TX 75202-4295  
 20077931 +EDI: RMSC.COM Dec 01 2016 21:04:00 American Signature, P.O. Box 965036,  
 Orlando, FL 32896-5036  
 20077933 +EDI: CAPITALONE.COM Dec 01 2016 21:04:00 Capital One Bank USA, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 20077935 +EDI: CHASE.COM Dec 01 2016 21:03:00 Chase Bank Usa, P.O. Box 15548,  
 Wilmington, DE 19886-5548  
 20077938 EDI: WFNNB.COM Dec 01 2016 21:03:00 Comenity Bank, P.O. Box 18279, Columbus, OH 43218  
 20077939 +EDI: RCSFNBMARIN.COM Dec 01 2016 21:03:00 Credit One Bank, P.O. Box 98873,  
 Las Vegas, NV 89193-8873  
 20077943 +EDI: TSY2.COM Dec 01 2016 21:03:00 DSNB/Macys, P.O. Box 8218, Mason, OH 45040-8218  
 20077940 +EDI: NAVIENTFKASMDOE.COM Dec 01 2016 21:04:00 Dept Of ED/NAVIENT, P.O. Box 9635,  
 Wilkes Barre, PA 18773-9635  
 20077941 +EDI: NAVIENTFKASMDOE.COM Dec 01 2016 21:04:00 Dept Of Education/NAVIENT, P.O. Box 9635,  
 Wilkes Barre, PA 18773-9635  
 20077942 +EDI: DCI.COM Dec 01 2016 21:03:00 Diversified Consultants, P.O. Box 551268,  
 Jacksonville, FL 32255-1268  
 20077942 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 01 2016 21:48:07 Diversified Consultants,  
 P.O. Box 551268, Jacksonville, FL 32255-1268  
 20077945 +EDI: AMINFOFP.COM Dec 01 2016 21:03:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 20077947 +EDI: CBSKOHL.S.COM Dec 01 2016 21:03:00 KOHL'S, P.O. Box 2983, Milwaukee, WI 53201-2983  
 20077954 +EDI: DRIV.COM Dec 01 2016 21:04:00 Santander Consumer USA, 5201 Rufe Snow Dr.,  
 North Richland Hills, TX 76180-6036  
 20077955 +E-mail/Text: ebnsterling@weltman.com Dec 01 2016 21:46:34  
 Sterling Jewelers Inc/dba/Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425  
 20077957 +EDI: WTRRN.BANK.COM Dec 01 2016 21:03:00 TD Bank USA, P.O. Box 673,  
 Minneapolis, MN 55440-0673  
 20077956 +EDI: WTRRN.BANK.COM Dec 01 2016 21:03:00 Target, 3901 West 53rd St,  
 Sioux Falls, SD 57106-4221

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Santander Consumer USA Inc.  
 20077948 ##+LVNV Funding LLC, P.O. Box 3038, Evansville, IN 47730-3038

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 113E-9

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Page 2 of 2  
Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2016 at the address(es) listed below:

Janet G. Watts    janet3870@att.net,    jgw@trustesolutions.net  
Office of the United States Trustee    ustpregion21.at.ecf@usdoj.gov  
Shannon D Sneed    on behalf of Debtor Amina Richey bankruptcy@sneedlaw.net

TOTAL: 3